



HIGHWAY PATROL RETIREMENT SYSTEM

January 2026 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"



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Message From the Executive Director

The beginning of a new year offers an opportunity to reflect on our shared purpose and reaffirm our commitment to securing the retirement future of those we serve. It is also a good time to focus on the practical details that help benefits continue uninterrupted. Retirees are encouraged to review beneficiary information, maintain up-to-date contact information, and take advantage of the resources available through our office. Staying informed and keeping your records current helps us serve you more effectively.

Retirement marks a new chapter, but your connection to this system does not end after you file your retirement application. Our responsibility as fiduciaries is to ensure that the retirement system remains financially sound, well-governed, and positioned to deliver dependable benefits for the long term. That responsibility is carried out through disciplined investment practices, careful oversight, and a long-term approach designed to support members throughout retirement.

On behalf of the HPRS Board of Trustees and the retirement system staff, thank you for your service and for the trust you continue to place in us. We are honored to support you in retirement and remain steadfast in our commitment to the retirement security you earned.



Cost of Living Adjustment (COLA) for 2026

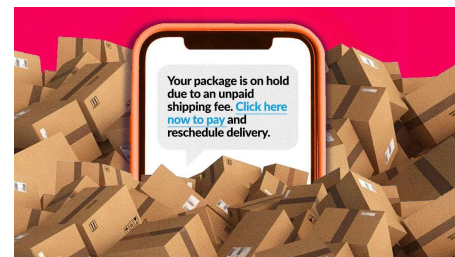
As a reminder, members that are eligible for a COLA in 2026 will receive it on their normal anniversary date, which for most members is the month following their birthday. Eligibility is age 60 for members who retired or entered DROP on or after January 7, 2013, and age 53 for members who retired or entered DROP prior to January 7, 2013.

For someone that entered DROP or retired after January 7, 2013, they are eligible to receive a COLA the month following their sixtieth (60th) birthday or twelve months after they retire, whichever is later, providing the board approves one for that year.

The approved COLA for 2026 is 2.7%. However, for each person 65 years of age and older who is receiving a pension not greater than 185% of the federal poverty level for a family of two persons, as revised annually by the United States Department of Health and Human Services, a three percent (3%) COLA will be applied.

Package Delivery Text Scams

You've surely received one (if not dozens) of these texts, noting that your U.S. Postal Service, UPS or FedEx delivery has been kept on hold because of an issue with your address, insufficient postage, or nobody was home to receive it. Just visit [a link will usually be included here] to provide more information, pay for extra postage or reschedule delivery.



The link might direct you to a legitimate-looking website, featuring the logo of the delivery service and an actual tracking number, where you are asked to verify your address and possibly pay a small "redelivery fee."

According to the Federal Trade Commission (FTC), people reported \$470 million in losses to text-based scams in 2024, nearly \$100 million more than the previous year. The most reported type of text scam is messages about package deliveries. These attempts can be highly effective as criminals are playing off people's emotions and their need for what's coming in the mail to get them to click on a link.

Warning signs to look for:

- You receive notice about a problem with the delivery of your USPS package when you haven't made a tracking request.
- The message has misspellings or awkward grammar.
- The text and/or the website lead to a request for payment and/or unnecessary information.
- There is no tracking number when one should be present.

How to protect yourself from these attempts:

- Don't click on any link unless you can verify that it's legitimate.
- If you're suspicious of a tracking number, check it out.
- Go to the source.
- Guard your personal information carefully.

Where to report package delivery scams:

- If it is a USPS related scam, send an email to spam@uspis.gov, including a screenshot of the text, your name, and other relevant details.
- If you receive a suspicious text message claiming to be from UPS or FedEx, forward it to either fraud@ups.com or abuse@fedex.com.

Tax Documents Mailed to All Benefit Recipients

The IRS 1099-R Form for 2025 was mailed to all benefit recipients on January 14, 2026. This document is also available to be printed from our website after logging in to the secure member area. As a reminder, tax withholdings can be changed by logging in to the member area of the website.



HPRS Pension Payment Dates

Most months result in a pension payment on the 20th of the month.

However, when the 20th of the month falls on a weekend or holiday, the pension payment will occur on the following business day. This will occur three times in 2026 for the following dates: June 22nd, September 21st, and December 21st.

HPRS Board/Staff Member: Spotlight of the Month

Staff Member - Chief Operations Officer Tony Bradshaw

Tony Bradshaw has been a valuable part of the Highway Patrol Retirement System (HPRS) team since 2022, consistently demonstrating exceptional dedication and leadership. His extensive background—spanning formal education, distinguished service with the Ohio State Highway Patrol, board-level experience, and strong relationships with both active and retired members—brings a depth of insight that greatly benefits our organization. Tony's unique perspective, combined with his ability to communicate effectively with staff and board members, has become a cornerstone of our progress. He approaches every challenge with confidence and creativity, whether tackling complex, unprecedented issues or managing routine responsibilities. Through his vision and commitment, Tony continues to play a pivotal role in guiding HPRS toward a successful and sustainable future.



Tony began his career in 1997 as a member of the 129th Academy class and dedicated 25 years to serving in a variety of leadership roles. His experience spans command positions at Findlay and Columbus District Headquarters, as well as assignments in Security and Communications,

Technology/LEADS, Fleet and Logistics, Facility Management, Legislative Liaison, Security Services, Fiscal Services, and Public Affairs.

He holds a Bachelor's degree in Police Administration from Eastern Kentucky University and a Master of Business Administration from Franklin University. Additionally, Tony is a graduate of the FBI National Academy (242nd session).

Tony lives in Galena, Ohio with his wife, Lainie. Together, they are proud parents of two daughters - Kylie, a high school senior, and Katie, an eighth grader. Outside of work, Tony enjoys spending time with his family and traveling.

Myths and Misconceptions

Misconception: If market indices such as the S&P 500 are at an all-time high, then DROP interest rates will also be high as a result.



HPRS, like most retirement systems, credit interest in the Deferred Retirement Option Plan (DROP) accounts using a conservative, market-based benchmark. As outlined in Ohio Administrative Code 5505-3-07, interest on the HPRS DROP account balances are based on the Barclays U.S. government/credit intermediate. A bond index is generally not correlated with stock markets because the two asset classes are driven by different economic forces. Government bond prices are driven by interest rates, inflation expectations, and central-bank policy decisions, making it an appropriate measure to tie to a guaranteed return type asset, such as a DROP account.



Job Opportunities for Retirees

Job opportunities are listed in the secure area of our website (www.ohprs.org). Please check this periodically to ensure you are aware of any new postings.

February 2026 HPRS Meetings

On Wednesday, February 18, 2026, committee meetings will begin at 1300 hours, starting with the Administration Committee, followed by the Health, Wellness, & Disability Committee, and then the Health Care Funding Committee.

On Thursday, February 19, 2026, beginning at 0900 hours, the Audit Committee will meet, followed by the Investment Committee at 0930 hours, and the Board meeting at 1200 hours.

Some committee meetings may be canceled from time to time. Please refer to the HPRS website at www.ohprs.org for the most current meeting dates and times.

Save the Date!

- 2026 Snowbird Reunion, March 5-7, 2026 - Lake Mary, Florida

Please visit our website for more details and for RSVP information, <https://www.ohprs.org/ohprs/RetireeEventsCalendar.jsp>



Our office will be closed:

~ Monday, February 16th - Presidents' Day

Retiree Qualification

The Academy Range will be hosting annual retiree qualifications in 2026. As a reminder, your qualification under the LEOSA rules is only good for one year from the date of qualification. This can be found in 18 USC 926c: *Carrying of concealed firearms by qualified retired law enforcement officers*.

Upcoming scheduled retiree qualifications at the Academy for 2026 are:

- Wednesday, April 1, 2026, at 1300 hours
- Friday, June 5, 2026, from 0900-1030 hours (Annual Retiree Cookout)
- Wednesday, August 12, 2026, at 1300 hours
- Wednesday, October 7, 2026, at 1300 hours



Additionally, all retirees may also reach out to their local District Headquarters for local weapons qualification availability.

You must complete a Weapons Qualifications Record (HP-15C), that includes your personal weapon information, and submit to Melissa Fellure at mjfellure@dps.ohio.gov **no less than 14 days prior to the qualification date**. Retirees must bring their Division-issued ID Card with them to the qualification, and the retiree must supply weapon(s) and ammunition. If you have any questions, please contact Lieutenant Brian Nelson of the Academy Range at bwnelson@dps.ohio.gov or 614.644.4325.

Important Numbers For You To Have On Hand

HPRS - 614.431.0781
Via Benefits (**Medicare**) - 833.431.1358
Via Benefits (**Pre-Medicare**) - 800.667.2184
Medicare - 800.633.4227

Aetna Vision - 877.973.3238
Delta Dental of Ohio - 800.524.0149
Social Security - 800.772.1213
Ohio Def. Comp. - 877.644.6457

HPRS Staff Email Directory

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HPRS Board of Trustees

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Sergeant (ret.) Michael Kasler
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Craig Warnimont, *Appointed Investment Expert*

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